

In re: Samuel N. Zellner
Serial No.: 09/608,184
Filed: June 30, 2000
Page 2 of 10

In the Specification:

Please amend the paragraph at Page 15, line 21-Page 16, line 12, as follows:

It should be noted that the present invention can be used to monitor account activity in general. For example, in the case of credit cards, ~~[[item]]~~ items are often returned for a credit to the credit card account. Through the notification feature described above for the present invention, the payer can be notified virtually at the instant that the account has been credited of the credit. This provides immediate confirmation to the payer that return of the item has indeed been registered and his account appropriately credited. Likewise, in the case of ATM or on-line banking transactions, the present invention allows any account activity to be monitored substantially in real-time, whether deposit, ~~withdraw~~ withdrawal or balance inquiries. In these cases, the payer is the bank account holder and the bank is the processing center. Any unauthorized account activity can be deleted ~~[[a]]~~ at the time of the activity on the account. Because there is contact information in the notification message, the account holder can notify the appropriate authority in the event of unauthorized access, at the time the account is accessed.